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January 23, 2003

Applicant : Ajit K. Zacharias
Appl. No. : 10/089,756
I.A. Filing Date : October 4, 2000
Priority Date : October 15, 1999
Title : Secure Multi-Application Card System

Grp. Art Unit : 2876
Examiner : Mr. Seung H. Lee

Docket No. : AZSI-P-010

Honorable Commissioner for Patents
Washington, DC 20231

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JAN 23 2003

Re: Amendments to Claims

TECHNOLOGY CENTER 2800

Dear Sir/Madam:

In the light of my receiving Patent US 6,494,367 on December 17, 2002, I wish to amend my claims as attached. **Since the attached claims (numbered 28-53) are amendments to existing claims 1-27, please ADD claims 28-53 and then CANCEL claims 1-27.**

I have discussed the purpose of these amendments with the Examiner. If you have any questions, kindly contact me by phone at (905) 794-2752, or email me at ajitzac@rogers.com. Thank you.

Sincerely,



Ajit K. Zacharias
Sole Inventor and Applicant

EXPRESS MAIL REF: EU060168272US
Mailed January 23, 2003

FAX

To: **Mr. Seung H. Lee**
Examiner, Grp Art Unit 2876
USPTO
Washington, DC 20231
Tel: (703) 308-5894
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Email: seung.lee@uspto.gov

From: **Ajit Zacharias**
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This fax contains 10 pages (including this page)

Re: Application 10/089,756 - Amendments

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